



U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

INFORMATION DISCLO	Docket Number:			
		Y1779-00002		
STATEMENT				
Application Number	Filing Date	Examiner	Art Unit	
10/656,479	September 4, 2003	Not Yet Assigned	3626	
Invention Title	Inventor(s)			
	Inventor(s)			
A System For Reducing the Risk Associated With An				
Insured Building Structure Through The Incorporation		Helitzer et al.		
of Selected Technologies				

Addressed to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date: 3/21/05
Signature: Lorraine Algorig

Lorraine A.Gorig

- 1. In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for Applicant hereby bring the following references to the attention of the Examiner. These references are listed on the attached modified PTO Form No. 1449. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. The filing of this Information Disclosure Statement and the enclosed PTO Form No. 1449, shall not be construed as an admission that the information cited is prior art, or is considered to be material to patentability as defined in 37 C.F.R. § 1.56(b).
- 2. In accordance with the Official Gazette of August 5, 2003, which stated that the United States Patent and Trademark Office waived the requirement under 37 C.F.R. § 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. patent applications filed after June 30, 2003, copies of each of the cited U.S. patents and U.S. patent application publications are not being provided.
- 3. It is believed that no fees are due in connection with this Information Disclosure Statement. However, should any fees be due, the Commissioner is authorized to charge Deposit Account No. 04-1679 for such fees. A duplicate copy of this communication is enclosed for charging purposes.

By:

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Subst. Form PTO-1449				Docket Number (Optional) Y1779/00002		Application Number 10/656,479		
	MATION DISCLOSUI	RE CITATION	Applicant					
(Use se	veral sheets if neces	sary)	MAR ? 1 2005 Helitzer et al.		Group Art Unit	1		
			Filling Date September 4, 2003 Group Art Unit September 4, 2003 S PATENT DOCUMENTS					
<u> </u>		U.	S. PATENT DOCUMENTS					
EXAMINER INTIIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE		
	5,794,216	8/11/98	Brown					
	6,182,048	1/30/01	Osborn et al.					
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	US 2003/0028406	2/6/03	Frederick Herz et al.					
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	US 2003/0158758	8/21/03	Kiyoshi Kanazawa					
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	US 2004/0243450	12/2/04	Thomas James Bernard et al.					
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	US 2004/0267577	12/30/04	Kentaro Nakai					
		FORE	EIGN PATENT DOCUMENTS					
	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES NO		
	JP 2002329071	11/15/02	JAPAN					
	JP 20031319051	11/16/01	JAPAN					
	JP 2002373259	12/26/02	JAPAN					
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	WO 01/63445	8/30/01	PCT					

Subst. Form PTO-1449			Docket Number (Optional) Y1779/00002		Application Number 10/656,479				
INFORMATION DISCLOSURE CITATION IN AN APPLICATION			Applicant Helitzer et al.						
Use se	everal sheets if neces	sary)		Filing Date		Group Art Unit			
			·	September 4, 2003 3626					
	WO 03/065268	8/7/03	Pr	СТ				<u> </u>	
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	WO 2004/100043	11/18/04	PCT						
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Apte, C.; Grossman, E.; Pednault, E.; Rpsen, B.; Tipu, F.; White, B. Insurance Risk Modeling Using Data Mining Technology IBM Thomas J. Watson Res. Center, Yorktown Heights, NY, USA Conference: PADD99. Proceedings of the Third International Conference on the Practical Application of Knowledge Discovery and Data Mining, Publisher: Practical Application Company, Blackpool, UK, 1999, 209 Pages Conference: Proceedings of PADD99, Sponsor: Compulog Net, Intelligence in Ind., IF Comput., Integral Solutions, Logic Programming Associates, et al April 21-23 1999, London, UK., 39-47.									
EXAMINER I			DAT	TE CONSIDERED					
								-	
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy with next communication to applicant.									